

REMARKS

Claims 1-31 are currently pending in the application.

On page 2 of the Office Action, claims 1-31 were rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent Publication No. 20010042021 (Matsuo).

The basic concept of the present invention lies in an electronic money processing method for a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to the terminal apparatus and a mobile phone function.

According to the configuration, as recited in claim 1, for example, a time lag is provided between the payment application and the payment execution. Therefore, even if loss or theft of an electronic money card occurs, by requesting the bank to stop a telephone talk before the set payment date/time comes, the execution of illegal withdrawal can be prevented. For example, the larger the payment money amount is, the larger the time lag between the payment application date/time and the payment date/time. Therefore, the larger a payment money amount is, the longer a time margin until the withdrawal is performed due to loss or theft. For such an interval, a countermeasure for stopping the telephone talk can be certainly taken.

Although a possibility remains that the security is broken and the payment application by the illegal use is made (since the payment application is made via the Internet), with respect to the execution of the payment, by requesting the mobile phone network to stop the telephone talk, an operation in which cancellation of "the stop" of the telephone talk for the purpose of illegally using is performed from outside to the mobile phone network becomes impossible. In addition, high security is assured with respect to this point.

Matsuo discloses making credit settlement by use of the Internet. However, Matsuo's disclosure suggests nothing about the function of the present invention in which, the time lag is provided between a payment application and a payment execution. Thus, even if loss or theft of an electronic card occurs, by requesting the bank to stop the payment execution or requesting a PHS telephone station to stop a telephone talk before the set payment date/time comes, the execution of illegal withdrawal can be prevented.

Matsuo discloses making credit settlement by use of the Internet but discloses nothing about the function of the present invention of permitting selection of real-time payment or specification of a payment date upon settlement. Therefore, the concept of setting a payment date/time by changing the time lag from the date of payment application in response to the

payment amount is not disclosed. In light of the foregoing, claims 1-31 are patentable over the reference.

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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